



Atty. Dkt. No. 037607-0126

22388 U.S.P.T.O.
10/737295
121603**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gang et al.

Title: SYSTEM AND METHOD FOR
FACILITATING SALE OF A
LOAN TO A SECONDARY
MARKET PURCHASER

Appl. No.: To be determined

Filing Date: To be determined

Examiner: To be determined

Art Unit: To be determined

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
EL 979071938 US	12/16/03
(Express Mail Label Number)	(Date of Deposit)
Karen Meier	
(Printed Name)	
	
(Signature)	

**UTILITY PATENT APPLICATION
TRANSMITTAL**

Mail Stop PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

John E. Gang
6149 Fieldcrest Drive
Frederick, Maryland 21701

William R. Nolan III
18308 Dundonnell Way
Olney, Maryland 20832

John L. Kemper
10513 Walter Thompson Drive
Vienna, Virginia 22181

David N. Voth
11812 Lyrac Court
Oakton, Virginia 22124

Peter G. Kopberman
8006 Greentree Road
Bethesda, Maryland 20817

Enclosed are:

- Application Data Sheet (37 CFR 1.76) (4 pages).
- Specification, Claims, and Abstract (54 pages, including cover sheet).
- Formal drawings (9 sheets, Figures 1, 2, 3A, 3B, 4A, 4B, 4C, 5, and 6).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00 =	\$770.00
Total Claims:	44	- 20	= 24	x \$18.00 =	\$432.00
Independents:	8	- 3	= 5	x \$86.00 =	\$430.00
If any Multiple Dependent Claim(s) present:			+ \$290.00 =	\$0.00	
			SUBTOTAL: =	\$1632.00	
[]			Small Entity Fees Apply (subtract ½ of above): =	\$0.00	
			TOTAL FILING FEE: =	\$1,632.00	

Check No. 13396 in the amount of \$1,632.00 to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/16/03

By Jean M. Tibbetts

FOLEY & LARDNER
Customer Number: 34099
Telephone: (414) 297-5531
Facsimile: (414) 297-4900

Jean M. Tibbetts
Attorney for Applicant
Registration No. 43,193